## **BIBLIOGRAPHY**

- Ahrendsen, B.,Dixon, B. & Lee, T.(1999), "Independent Commercial Bank Mergers and Agricultural Lending Concentration", *Journal of Agricultural and Applied Economics*, Vol.31,No.2,Pp.215-227.
- Akhtar, S. and Parveen, S. (2014): "An Assessment of Branch Expansion of Scheduled Commercial Banks in India", Journal of Business & Economic Policy, Vol. 1, No. 2, pp.85-96.
- Akhtar,M. and Parveen,S. (2014), "An assessment of branch expansion of scheduled commercial banks in India", *Journal of business and economic policy*, Vol.1,No.2,Pp.85-96.
- Akram,W. and Zakir,H. (2008): "Agricultural credit constraints and borrowing behavior of farmers in rural Punjab", *European Journal of Scientific Research*, Vol.23, No.2, pp. 294-304.
- Arunachalam, R.(1961), "Reserve Bank's role in rural finance," *The economic weekly*,vol.13,no.1,pp.19-24.
- Ayaz, S. and Hussain, Z. (2011), "Impact of Institutional Credit on Production Efficiency of Farming Sector: A Case Study of District Faisalabad", *Pakistan Economic And Social Review*, Vol. 49, No. 2, Pp. 149-162.
- Bassey, E., Nsikan and Amba, E. (2014: "The Effect of Selected Financial Indicators on Formal Agricultural Credit Supply in Nigeria", *International Journal of Management Sciences and Business Research*, Vol. 3, No. 9, pp.1-8.
- Bathla, S. (2014), "Public and Private Capital Formation and Agricultural Growth in India: State Level Analysis of Inter-linkages during Pre- and Post-reform Periods", *Agricultural Economics Research Review*, Vol.27, No.1, pp. 19-36.
- Bhavani Prasad, G. and Veena, D. (2011), "NPAS in Indian banking sector trends and issues," *Journal of Banking Financial Services and Insurance Research*, Vol.1, No.9, Pp. 67-84.

- Bhole, L.M(2009), "Financial institutions and markets: Structure, growth and innovation", *Tata Mcgraw Hill publishing co.ltd, New delhi, India*,pp.88.
- Binswanger, H., Khandker,S. and Rosenzweig, R.(1993): "How infrastructure and financial institutions affect agricultural output and investment in India", *Journal of Development Economics*, Vol. 41, No. 2, pp. 337-366
- Biradar, R. (2013): "Trends and Patterns of Institutional Credit Flow for Agriculture in India", *Journal of Asia Business Studies*, Vol.7, No.1, pp.44-56.
- Chand, R., Kumar, P. (2004): "Determinants of Capital Formation and Agriculture Growth: Some New Explorations", *Economic and Political Weekly*, Vol. 39,No.52,pp.5611-5616
- Chaudhuri, S. (2001):"Interaction of Formal and Informal Credit Markets in Backward Agriculture: A Theoretical Analysis", *Indian Economic Review*, Vol.36, No.2, pp.411-428.
- Chausse, J.(1982), "A note on agricultural credit in India", *Saving and development*, Vol.6, No.3, pp.283-303.
- Chavan, P. (2013): "Credit and Capital Formation in Agriculture: A Growing Disconnect", Social Scientist, Vol.41, No.9, pp. 59-67.
- Chisasa, J. (2013), "Bank Credit and Agricultural Output in South Africa: A Cobb-Douglas Empirical Analysis", *International Business & Economics Research Journal*, Vol.12, No. 4, pp. 387-398.
- Chisasa, J.(2014), "The finance-growth nexus in South Africa's agricultural sector: a structural equation modeling approach", *Banks and bank systems*, Vol.9,No.4,Pp.38-47.
- Daniłowska, E., Ismayilov, A. and Aliyev, K. (2014): "The comparative analysis of agricultural financial systems in Poland and Azerbaijan", *Oeconomia*, Vol. 13, No. 3, pp. 41–53
- Das.A, Senapati.M, John.J.(2009): "Impact of Agricultural Credit on Agriculture Production: An Empirical Analysis in India", *Reserve Bank of India Occasional Papers*, Vol.30, No.2, pp.75-107.

- Dasgupta, R. (2002), "Priority sector lending: Yesterday, today and tomorrow", *Economic and political weekly*, Vol. 37, no. 41, pp. 4239-4245.
- Desai, M. (2006): "Investment Credit to Agriculture." *Economic and Political Weekly*, vol.41, No. 8, pp.693–696.
- Dhawan, D. and Yadav, S. (1997), "Public Investment in Indian Agriculture: Trends and Determinants", *Economic and Political Weekly*, Vol.32, No.14, pp. 710-714.
- Ekwere, G. and Edem, I.(2014),"Evaluation of Agricultural Credit Facility in Agricultural Production and Rural Development", *Global Journal of Human-Social Science*, Vol.14,No.3,pp.19-26.
- Gloy,B., Gunderson, M., and Eddy, LaDue.,(2005), "The Costs and Returns of Agricultural Credit Delivery," *American Journal of Agricultural Economics*, Vol. 87, No. 3, pp. 703-716.
- Golait, R. (2007): "Current Issues in Agriculture Credit in India: An Assessment", *RBI* Occasional Papers, 28: pp.79-100.
- Goodhart, C.(1987), "Why Do Banks Need a Central Bank?", Oxford Economic Papers, Vol. 39, No.1, pp. 75-89.
- Goran,K. (2014): "Special agricultural lending Institutions-the Case of Macedonia". World Review of Business Research, Vol.4, No.1, pp.240-252.
- Gulati, A. and Bathla, S. (2001), "Capital Formation in Indian Agriculture: Re-Visiting the Debate." *Economic and Political Weekly*, Vol. 36, No. 20, pp. 1697–1708.
- Gulati, A. and Bathla, S. (2002), "Capital formation in Indian Agriculture: Trends, Composition and Implications for Growth", *NABARD*, Occasional Paper 24, Mumbai
- Iqbal, K. and Ariful, M. (2014): "Commercial Banks' Investment in Capital Market and Its Impact on Private Sector Credit", *The Bangladesh Development Studies*, Vol.37, No.3,pp.51-77.
- Jean Paul Chausse(1982), "A Note On Agricultural Credit In India", Savings and Development, Vol. 6, No. 3, pp. 283-303

- Jiyaur, R. and Sheereen, Z. (2011): "Trends and composition of institutional credit to the agriculture sector during the post-reform period", African *Journal of Business Management*, Vol. 5, No.27, pp.11236-11245.
- Kamini, R (2012), "Study on Performance of NPAs of Indian Commercial Banks" *Asian Journal of Research Banking and Finance*, Vol.2, No.12, pp.16-26
- Karmakar, K. (2008): "Trends in Rural Finance", *Indian Journal of Agricultural economics*, Vol.63, No.1, pp.5-18.
- Kashuliza, A.(1992), "Agricultural credit in Tanzania: The policy and Operational Problems of the Cooperative and rural development bank", *Saving and Development*, Vol.16, No.4, pp.327-352.
- Kumar, A., Singh, K. and Sinha, S.(2010):" Institutional Credit to Agriculture Sector in India: Status, Performance and Determinants ", Agricultural Economics Research Review, Vol. 23, No. 2, pp. 253-264.
- Kumar, A.,Singh, D. & Kumar, P.(2007),"Performance of Rural Credit and Factors Affecting the Choice of Credit Sources", *Indian Journal Of Agricultural Economics*, Vol.62,No.3,pp.297-312.
- Mbat, D. (1982): "Commercial Banks and Rural Banking Policy in a Developing Economy: Policy Implications", *Savings and Development*, Vol. 6, No.4, pp.367-380.
- Mohan, R. (2006), "Agricultural Credit in India: Status, Issues and Future Agenda", Economic and Political Weekly, Vol. 41, No. 11, pp. 1019.
- Muhammad, I., Munir, A., Kalbe, A. and Khalid, M., (2003), "The Impact of Institutional Credit on Agricultural Production in Pakistan", *The Pakistan Development Review*, Vol. 42, No. 4, pp. 469-485
- Murray, W. (1953), "Agricultural finance: Principles and practice of farm credit", *Ames lowa state college press*, pp.3.
- Nair, S. (2000), "Money, Banking and Finance", *Economic and Political Weekly*, Vol. 35, No. 5, pp. 299-306

- Nimbkar, B.(1968), "The Challenge of Agricultural Finance," *Economic and Political Weekly*, Vol. 3, No. 1, pp.95-96.
- Olatunbosun,B. (2012): "Improving credit allocation to sustainable agriculture in Sub-Saharan Africa: Review of bio-based economy benefits", OIDA International Journal of Sustainable Development, Vol.04, No.11,pp.15-24.
- Olomola, A.,(1991), "Credit Control Policies For Improved Agricultural Financing in Nigeria: Panacea, Placebo or Structural Bottleneck", *African Review of Money Finance and Banking*, No. 1, Pp. 23-38.
- Olubiyo, S., and Hill, G. (2005): "AN ASSESSMENT OF THE OPERATION OF AGRICULTURAL INSURANCE SCHEME IN NIGERIA." *Savings and Development*, Vol. 29, No. 3, pp. 293–312.
- Panta, R., (2007): "Challenges in Banking: A Nepalese Diaspora", Socio-Economic Development Panorama, Vol. 1, No.2, pp. 9 -22.
- Pantulu, V. (1944), "Agricultural Finance", *The Annals of the American Academy of Political and Social Science*, Vol. 233, pp. 161-170
- Patil, B. (2005): "Rural Banking: Problems of Localised Banking Institutions." *Economic and Political Weekly*, Vol. 40,No. 12, pp. 1224–1228.
- Puhazhendhi, V. and Jayaraman, B. (1999):"Rural Credit Delivery: Performance and Challenges before Banks." *Economic and Political Weekly*, Vol.34, No.3, pp.175–182.
- Puhazhendhi, V. and Jayaraman, B.(1999): "Rural Credit Delivery: Performance and Challenges before Banks", *Economic and Political Weekly*, Vol. 34, No. 3, pp. 175-182.
- Purohit, C. and Reddy, V. (1999), "Capital Formation in Indian Agriculture Issues and Concerns", *NABARD*, Occasional Paper 08, Mumbai
- Rahji. M .A.Y and A.I. Adeoti (2010), "Determinants of Agricultural Credit Rationing by Commercial Banks in South-Western, Nigeria", *International Research Journal of Finance and Economics*, Vol.37, No.14, pp.7-14.
- Rahman,W.,Luo,J. and Cheng,E.(2011): "policies and performance of agricultural/rural credit in Bangladesh: What is the influence on agricultural production?", *African journal of agricultural research*,Vol.6, No.31,pp.6440-6452.

- Ramakumar, R. and Chavan, P.(2008), "Revival of agricultural credit in the 2000's: *An explanation*", *Economic and political weekly*, Vol.42, No.52, pp.57-63.
- Ramakumar,R.(2013),"Bank Credit to Agriculture in India: Trends in the 1990s and 2000s",*The Marxist*, Vol.29,No.3,pp.1-11.
- Ramasastri, A., Samuel, A. and Gangadaran, S. (2004): "Income Stability of Scheduled Commercial Banks: Interest vis-à-vis Non-Interest Income", *Economic and Political Weekly*, Vol. 39, No.12,pp. 1311-1319.
- Reddy, A.A.(2006), "Productivity growth in regional rural banks", *Economic and political weekly*,vol.41,No.11,pp.1079-1086.
- Reddy, et.al (2006),"Agricultural economics", Oxford and IBH Publishing, pp.370
- Roy, M. (2006) "A Review of Bank Lending to Priority and Retail Sectors." *Economic and Political Weekly*, Vol.41, No.11, pp.1035–1040.
- Sahu, G. and Rajasekhar, D. (2005), "Banking Sector Reform and Credit Flow to Indian Agriculture," *Economic and Political Weekly*, Vol. 40, No. 53, pp.5550-5559.
- Satish, P. (2004), "Rural Finance: Role of State and State-Owned Institutions", *Economic and Political Weekly*, Vol. 39, No. 12, pp. 1321-1330.
- Schmiesing, B., Edelman, M., Swinson and Kolmer, D., (1985), "Differential Pricing of Agricultural Operating Loans by Commercial Banks," *Western Journal of Agricultural Economics*, Vol. 10, No. 2, pp.192-203
- Shahidur Khandker (1992): 'The Impact of Formal Finance on Rural Economy of India', World Bank, Working Paper No. 949. (also appeared in The Journal of Development Studies Volume 32, Issue 2, 1995)
- Shajahan,K.(1998), "Priority sector bank lending: some important issues", *Economic and political weekly*,Vol.33,no.42,pp.17-30.
- Sial, H., Masood, A. and Muhammad, W. (2011): "Role of Institutional Credit on Agricultural Production: A Time Series Analysis of Pakistan". International Journal of Economics and Finance, Vol. 3, No. 2, pp. 126-132.

- Singh, P. (2014), "Declining Public Investment in Indian Agriculture after Economic Reforms: An Interstate analysis", *Journal of Management & Public Policy*, Vol.6, No.1, Pp. 21-33.
- Sinha, R. and Chatterjee, B.(2008), "Fund-Based Activity of Indian Commercial Banks: A Malmquist Approach", *Indian Economic Review*, Vol.43, No.1,pp. 83-102.
- Tayi, K. and Leonard, A. (1988): "Bank Balance-Sheet Management: An Alternative Multi-Objective Model", *The Journal of the Operational Research Society*, Vol.39, No.4, pp. 401-410.
- Temi,S. and Olubiyo,S. (2004),"The role of agricultural credit in the development of agricultural sector: The Nigerian case", *African review of money, finance and banking*, Vol.1, Pp.101-116.
- TOI(1948), "Reserve bank against nationalization: Board considers government move as premature", Pune
- Torgerson, H.(1940), "Agricultural Finance in the United States", *The Journal of Land & Public Utility Economics*, Vol. 16, No. 2, pp.196-206.
- Tyagarajan, M. (1982): "Deposits with Commercial Banks: A Profile", *Economic and Political Weekly*, Vol.17, No.43, pp. 1744-1750.
- Wakilur,R.(2011): "Policies and Performances of Agricultural/Rural Credit in Bangladesh: What is the Influence on Agricultural Production?", *African Journal of Agricultural Research*, Vol. 6, No. 31, pp. 6440-6452.
- Wall, Norman J. (1938), "Place of Commercial Banks in Agricultural Finance", Journal *of Farm Economics*, Vol. 20, No. 1, pp.282-297.
- Yotopoulos, P. (1976): "Agricultural Loan Effectiveness and Credit Repayment", *Finafrica Bulletin*, Vol. 3, No. 4, pp. 135-141.
- Zuberi, H. (1989): "Production Function, Institutional Credit and Agricultural Development in Pakistan", *The Pakistan Development Review*, Vol. 28, No.1, pp.43-56.